GOVERNMENT COLLEGE KARSOG

DEPARTMENT OF COMMERCE

COMMERCE SOCIETY

A REPORT

ON

“BANKING PROCEDURES AND SERVICES”

An Educational Workshop

Academic Session 2026–27

Organised by	**Commerce Society, Department of Commerce, Government College Karsog, Distt. Mandi-175011.**
In collaboration with	Himachal Pradesh State Cooperative Bank, Branch Mamel, Karsog
Participants	B.Com 3rd Year students
Workshop period	08 September 2026 to 11 September 2026
Coordinator	Satish Kumar, Assistant Professor, Department of Commerce

1. Introduction

The Commerce Society of the Department of Commerce, Government College Karsog, organized an educational workshop on “Banking Procedures and Services” for B.Com 3rd Year students from 08 September 2026 to 11 September 2026. The workshop was conducted in collaboration with the Himachal Pradesh State Cooperative Bank, Branch Mamel, Karsog. The workshop was designed to bridge the gap between classroom learning and practical banking operations. It gave students an opportunity to observe banking procedures, interact with banking professionals and understand important banking services, digital payments, loans and advances, customer services and related procedures.

2. Objectives of the Workshop

- To provide practical knowledge of banking procedures and day-to-day bank operations.
- To familiarize students with different types of bank accounts and account-opening procedures.
- To explain deposits, withdrawals, cheque clearing and customer-service procedures.
- To introduce students to loans and advances, credit appraisal and basic NPA-related concepts.
- To develop understanding of digital banking and electronic payment systems such as NEFT, RTGS and IMPS.
- To create awareness about banking rules, financial literacy and safe banking practices.
- To connect Commerce theory with real-world banking operations.
- To provide direct interaction with banking professionals.

3. Organization and Schedule

Students were divided into small groups/batches and visited the bank after regular class hours. The four submitted group reports record visits on 08, 09, 10 and 11 September 2026. Thus, the activity was conducted as a multi-day, group-wise practical learning programme.

Date	Time	Activity
08 September 2026	2:00 PM onwards	First group visit and practical banking session
09 September 2026	2:00 PM onwards	Group visit and practical interaction
10 September 2026	2:00 PM–3:00 PM	Group visit and practical interaction
11 September 2026	2:00 PM–3:00 PM	Group visit and practical interaction

4. Proceedings of the Workshop

1. Students reached the bank branch in small groups after their regular classes.
2. They were welcomed by the bank staff and introduced to the Branch Manager and operational staff.
3. The Branch Manager and bank officials explained the role and functioning of a cooperative bank in a rural area.
4. Students learned about account opening, types of accounts, deposits, withdrawals and relevant banking forms.
5. The officials explained loan facilities and procedures, including different categories of loans.
6. Students were introduced to cheque-related procedures, clearing systems and digital banking services.
7. Students asked questions and the bank officials clarified their doubts through practical explanations.
8. The activity concluded with a note of thanks from the Commerce Society to the bank officials.

5. Major Learning Areas

Deposit Accounts and Operational Norms: Savings and current accounts, Fixed Deposits, Recurring Deposits, pay-in-slips, transfer vouchers, withdrawal slips and basic operational requirements. The formal report also records PAN requirements for cash transactions of ₹50,000 and above.

Loans and Credit Management: KCC, livestock loans, micro-credit for rural women, housing/personal loans and commercial cash-credit facilities, along with credit appraisal and identification of Non-Performing Assets (NPAs).

Cheque Clearing and Banking Systems: Core Banking Solution (CBS), Cheque Truncation System (CTS), MICR, cheque-image-based clearing and basic cheque dishonour procedures.

Digital Banking and Electronic Payments: NEFT, RTGS, IMPS, IFSC and ATM operations, with emphasis on their practical use.

Customer Services and Banking Safety: Customer services, banking forms, account-related procedures and the importance of following banking rules and safe banking practices.

6. Important Technical Points Discussed

- Savings account interest rates were discussed; the formal report records a range of 2.80%–3.75% per annum.
- Fixed Deposit maturities from 7 days to 10 years were explained, including standard and senior-citizen rates as discussed.
- Accounts without customer-initiated debit or credit entries for two years may become inoperative/dormant.

- RTGS was explained as a real-time high-value remittance system; the report records transactions above ₹2,00,000.
- IMPS was discussed as an instant 24×7 transfer facility.
- ATM operations and daily withdrawal limits up to ₹50,000 were discussed.
- Students were shown real banking forms, including an RTGS form, during one group visit.

7. Group-wise Student Experiences

The submitted student/group reports provide first-hand observations of the workshop. Their main points are consolidated below.

Visit on 08 September 2026

The group reached the branch at about 2:00 PM and was welcomed by the bank staff. The Branch Manager and operational team explained the core functions of a cooperative bank in a rural area. Students observed cash-counter work, daily accounts and customer-service activities.

Students named in the report: Ambika Verma (3002), Tanuja Verma (3003), Pallavi Guleria (3004), Gagnesh Gupta (3005), Kritika Thakur (3006), Yankita Verma (3007), Hitansh Rajpoot (3008), Prachi (3009), SuhaniVerma (3011).

Visit on 09 September 2026

The group reached the branch at about 2: PM.

Visit on 10 September 2026

The report records a 2:00 PM–3:00 PM visit. Students learned about account opening, deposits and withdrawals, loan facilities, cheque and digital banking, banking security, customer service and different bank departments.

Students named in the report: Anshika Verma, Tamanna Thakur, Tamanna, Lokesh, Sahil, Chuni Lal, Krishna Lal and Lalit.

Visit on 11 September 2026

The report records a 2:00 PM–3:00 PM visit. The Branch Manager explained account-opening procedures, types of bank accounts and loan types and procedures. Students were also shown real banking forms, including an RTGS form.

Students named in the report: Palak (3050), Sakshi (3052), Renuka (3060), Mohit (3058), Lovely (3048) and Sahil (3044).

8. Additional Student Report – Consolidated Learning Points

An additional submitted student report further records practical learning on the main purposes of banks, public deposits, Fixed Deposits (FD), Recurring Deposits (RD), loans, Cash Credit (CC), account-opening requirements, cheques and electronic fund-transfer systems such as NEFT, RTGS and IMPS.

The report also notes that students learned how banks accept deposits, provide loans and advances, facilitate payments and transfers, encourage saving and support economic activity.

8. Learning Outcomes

- Practical understanding of the functioning of a cooperative bank in a rural setting.
- Knowledge of account opening, deposits, withdrawals and use of banking forms.
- Awareness of loan products, loan procedures, credit appraisal and NPA identification.
- Understanding of NEFT, RTGS, IMPS, CTS, MICR, CBS and ATM services.
- Greater familiarity with customer-service procedures and banking documentation.
- Improved ability to relate Commerce theory to practical banking situations.
- Better awareness of banking as a potential career area.

9. Student Response and Experience

The group reports describe the workshop as informative, engaging and useful. Students appreciated direct interaction with the Branch Manager and bank staff and the opportunity to see actual banking forms and procedures. The question-and-answer interaction helped them understand practical aspects that are difficult to grasp through classroom teaching alone.

10. Conclusion

The Workshop on "Banking Procedures and Services" was a meaningful field-oriented academic activity of the Commerce Society, Department of Commerce, Government College Karsog. Conducted in collaboration with Himachal Pradesh State Cooperative Bank, Branch Mamel, the workshop provided B.Com 3rd Year students with practical exposure to banking operations, accounts, loans, cheque clearing, digital payments and customer services.

The workshop successfully connected theoretical knowledge with practical banking practices and enhanced students' understanding of the banking sector and its career opportunities. The Department of Commerce expresses sincere gratitude to the Principal of Government College Karsog for granting permission and to the officials and staff of Himachal Pradesh State Cooperative Bank, Branch Mamel, for their valuable time, guidance and cooperation.

11. Acknowledgement

The Commerce Society places on record its sincere thanks to the Principal, Government College Karsog, for granting permission to organize the workshop. The Department also gratefully acknowledges the cooperation of the Branch Manager and staff of Himachal Pradesh State Cooperative Bank, Branch Mamel, for providing students with practical exposure and patiently addressing their queries. The Department appreciates the active participation of the B.Com 3rd Year students.

12. Documentation Note

This compiled report has been prepared by consolidating the formal workshop report, permission-related information and the submitted student/group report on Banking Procedures. Language, grammar, formatting and structure have been standardized for institutional presentation.

The submitted reports contain differences in group-wise student counts, dates/roll numbers and the coordinator's name in some student reports. For institutional consistency, this compiled report uses "Assistant Professor Satish Kumar," as stated in the formal workshop report. Student names and available details are retained as recorded in the respective submissions. Where a roll number or visit date was not stated, it is marked "Not stated" or "Date not stated" rather than being inferred.

The consolidated record below includes the 23 students named in the formal compiled report and the 8 additional students listed in the submitted report by Kanish Verma. The latter report does not state the visit date or roll numbers, so those fields are retained as not stated.

13. Consolidated Student Record from Submitted Group Reports

S. No.	Name	Roll No.	Group/Date
1	Ambika Verma	3002	08 Sept.
2	Tanuja Verma	3003	08 Sept.
3	Pallavi Guleria	3004	08 Sept.
4	Gagnesh Gupta	3005	08 Sept.
5	Kritika Thakur	3006	08 Sept.
6	Yankita Verma	3007	08 Sept.
7	Hitansh Rajpoot	3008	08 Sept.
8	Prachi	3009	08 Sept.
9	Suhani Verma	3011	08 Sept.
10	Anshika Verma	3029	10 Sept.
11	Tamanna Thakur	3034	10 Sept.
12	Tamanna	3033	10 Sept.
13	Lokesh	3040	10 Sept.
14	Sahil	3043	10 Sept.
15	Chuni Lal	3039	10 Sept.
16	Krishna Lal	3042	10 Sept.
17	Lalit	3031	10 Sept.
18	Palak	3050	11 Sept.
19	Sakshi	3052	11 Sept.

20	Renuka	3060	11 Sept.
21	Mohit	3058	11 Sept.
22	Lovely	3048	11 Sept.
23	Sahil	3044	11 Sept.
24	Kanish Verma	3022	Date not stated
25	Rahul Verma	3016	Date not stated
26	Suraj Verma	3012	Date not stated
27	Karuna	3013	Date not stated
28	Tanu	3015	Date not stated
29	Karun Mehta	3025	Date not stated
30	Jyoti	3024	Date not stated
31	Tinkesh	3014	Date not stated

Some glimpses of the workshop


GPS Map Camera
Karsog, Himachal Pradesh, India
96mc+2r8, Karsog, Himachal Pradesh 175011, India
Lat 31.382638° Long 77.221965°
Wednesday, 09/09/2026 02:47 PM GMT +05:30
Google


GPS Map Camera
Karsog, Himachal Pradesh, India
96mc+2r8, Karsog, Himachal Pradesh 175011, India
Lat 31.382805° Long 77.222112°
Wednesday, 09/09/2026 02:15 PM GMT +05:30
Google


GPS Map Camera
Karsog, Himachal Pradesh, India
96mc+2r8, Karsog, Himachal Pradesh 175011, India
Lat 31.382767° Long 77.22213°
Wednesday, 09/09/2026 02:14 PM GMT +05:30
Google


GPS Map Camera
Karsog, Himachal Pradesh, India
96mc+2r8, Karsog, Himachal Pradesh 175011, India
Lat 31.382805° Long 77.222112°
Wednesday, 09/09/2026 02:15 PM GMT +05:30
Google

MY NET TV
डिजिटल समाचार
निष्पक्ष, निर्भीक, निश्छल
Monday 14th September 2026 website: mynettv. online

राजकीय महाविद्यालय करसोग के विद्यार्थियों ने HPSCB ममेल शाखा में प्राप्त किया व्यावहारिक बैंकिंग प्रशिक्षण

सोम भारद्वाज/ करसोग, मंडी: राजकीय महाविद्यालय करसोग के वाणिज्य विभाग की कॉमर्स सोसायटी द्वारा बी.कॉम. तृतीय वर्ष के विद्यार्थियों के लिए "बैंकिंग प्रक्रियाएं एवं सेवाएं" विषय पर चार दिवसीय शैक्षणिक कार्यशाला का आयोजन किया गया। यह कार्यशाला 08 सितंबर 2026 से 11 सितंबर 2026 तक हिमाचल प्रदेश राज्य सहकारी बैंक (HPSCB), शाखा ममेल, करसोग के सहयोग से आयोजित की गई।

कार्यशाला का उद्देश्य विद्यार्थियों को बैंकिंग की व्यावहारिक प्रक्रियाओं एवं दैनिक बैंकिंग कार्यप्रणाली से परिचित करवाना तथा कक्षा में प्राप्त सैद्धांतिक ज्ञान को वास्तविक बैंकिंग गतिविधियों से जोड़ना था। विद्यार्थियों ने बैंक खातों के विभिन्न प्रकार, खाता खोलने की प्रक्रिया, जमा एवं निकासी, चेक संबंधी प्रक्रियाओं, ऋण एवं अग्रिम, ग्राहक सेवाओं तथा डिजिटल बैंकिंग सुविधाओं के बारे में व्यावहारिक जानकारी प्राप्त की। कार्यशाला के दौरान HPSCB शाखा मामेल के शाखा प्रबंधक एवं बैंक अधिकारियों ने विद्यार्थियों को बैंक की कार्यप्रणाली तथा ग्रामीण क्षेत्र में सहकारी बैंक की भूमिका के बारे में जानकारी प्रदान की। विद्यार्थियों को NEFT, RTGS एवं IMPS जैसी इलेक्ट्रॉनिक भुगतान प्रणालियों, ATM सेवाओं, IFSC, Core Banking Solution (CBS), Cheque Truncation System (CTS) तथा MICR जैसी बैंकिंग प्रणालियों से भी परिचित करवाया गया।

इसके अतिरिक्त, विद्यार्थियों को विभिन्न प्रकार के ऋण एवं अग्रिम, क्रेडिट मूल्यांकन तथा Non-Performing Assets (NPA) से संबंधित आधारभूत जानकारी दी गई। विद्यार्थियों को बैंक में प्रयुक्त वास्तविक प्रपत्रों का अवलोकन करवाया गया तथा बैंकिंग प्रक्रियाओं से संबंधित उनके प्रश्नों एवं जिज्ञासाओं का बैंक अधिकारियों द्वारा व्यावहारिक उदाहरणों के माध्यम से समाधान किया गया।

इस कार्यशाला का समन्वय सहायक आचार्य सतीश कुमार, वाणिज्य विभाग, राजकीय महाविद्यालय करसोग द्वारा किया गया। कार्यशाला के माध्यम से विद्यार्थियों को बैंकिंग क्षेत्र की वास्तविक कार्यप्रणाली को समझने, सैद्धांतिक ज्ञान को व्यावहारिक अनुभव से जोड़ने तथा बैंकिंग क्षेत्र में उपलब्ध संभावित करियर अवसरों के बारे में समझ विकसित करने का अवसर मिला।

विद्यार्थियों ने कार्यशाला को अत्यंत ज्ञानवर्धक, उपयोगी एवं व्यावहारिक बताया। बैंक अधिकारियों के साथ सीधे संवाद तथा वास्तविक बैंकिंग प्रपत्रों एवं प्रक्रियाओं को देखने का अवसर विद्यार्थियों के लिए विशेष रूप से उपयोगी रहा। वाणिज्य विभाग एवं कॉमर्स सोसायटी ने कार्यशाला के सफल आयोजन के लिए राजकीय महाविद्यालय करसोग के प्राचार्य का आभार व्यक्त किया। साथ ही हिमाचल प्रदेश राज्य सहकारी बैंक (HPSCB), शाखा मामेल, करसोग के शाखा प्रबंधक एवं समस्त बैंक स्टाफ का विद्यार्थियों को बहुमूल्य समय, मार्गदर्शन एवं व्यावहारिक जानकारी प्रदान करने के लिए विशेष धन्यवाद किया।